

## CLAIMS

1. A method of enabling seamless payment and settlement of goods and services purchased through the global INTERNET network platform, said method comprising:
  - a) an open architecture of application programming interface constructs for connecting a network of INTERNET merchants, consumers, INTERNET supply chain exchanges, INTERNET marketplaces and financial depository accounts for payment and settlement of purchases through the INTERNET and
  - b) a cluster of network servers connected to regional and global commercial, retail and investment bank customer demand deposit and cash management accounts or replicates of said accounts
  - c) means for connecting to retail customer demand deposit and cash management accounts to the INTERNET;
  - d) means for connecting to merchant demand deposit and cash management accounts to the INTERNET;
  - e) means for connecting to institutional customer demand deposit and cash management accounts to the INTERNET;
  - f) means for connecting to and providing escrow accounts for commercial, retail and investment bank compensating balances for INTERNET purchases;
  - g) means for enabling the universal connectivity to demand deposit and cash management accounts through various mediums of wired and wireless INTERNET connectivity;
  - h) means for enabling the payment and settlement of purchases over the INTERNET through universal account reconciliation methodology;
  - i) means for dynamically converting and exchanging account values predicated upon global foreign currency exchange methodology
2. A method of enabling seamless INTERNET payment and settlement according to claim 1, wherein said demand deposit accounts could consist of checking, savings, money market, certificate of deposits and cash management account facilities
3. A method of enabling seamless INTERNET payment and settlement according to claim 2 wherein network account connection interface applies to INTERNET connectivity appliance via wireless technologies

4. A method of enabling seamless INTERNET payment and settlement according to claim 3 wherein network account connection interface applies to INTERNET connectivity appliance via personal digital assistant technologies
5. A method of enabling seamless INTERNET payment and settlement according to claim 4 wherein network account connection interface applies to INTERNET connectivity appliance via desktop, workstation or laptop computer technologies
6. A method of enabling seamless INTERNET payment and settlement according to claim 5 wherein network account connection interface applies to INTERNET connectivity appliance via cellular or microwave technologies
7. A method of enabling seamless INTERNET payment and settlement according to claim 6 wherein network account connection interface applies to INTERNET connectivity appliance via satellite technologies
8. A method of enabling seamless INTERNET payment and settlement according to claim 7 wherein network account connection interface applies to INTERNET connectivity appliance via PCS technologies
9. A computer application that controls the network servers which provides for a seamless, wired or wireless agnostic front-end interface for any domestic or foreign commercial, retail or investment bank account, enabling payment and settlement of purchases of goods and services over the INTERNET
10. A method of enabling seamless INTERNET payment and settlement according to claim 9 wherein access to the network is controlled through integration of password, digital keys and biometric technologies
11. A method of enabling seamless INTERNET payment and settlement according to claim 10 wherein access to the network is controlled through integration of iris and retina scan recognition technologies
12. A method of enabling seamless INTERNET payment and settlement according to claim 11 wherein access to the network is controlled through integration of voiceprint recognition technologies
13. A method of enabling seamless INTERNET payment and settlement according to claim 12 wherein access to the network is controlled through integration of fingerprint recognition technologies

14. A method of enabling seamless INTERNET payment and settlement according to claim 13 wherein access to the network is controlled through integration of human tissue and cell recognition technologies
15. A method of enabling seamless INTERNET payment and settlement according to claim 14 wherein access to the network is controlled through integration of a hybrid construct of private digital certificate keys and encryption algorithms
16. (INSERT) A method of enabling seamless INTERNET payment and settlement according to claim 1, wherein the (DELETE) [The process of] customer initiating connection to a merchant over the INTERNET and (DELETE) [the customer initiating] (INSERT) facilitating purchase, payment (DELETE) [via said process whereby seamless payment] and settlement of purchase (INSERT)initiates the following steps: (DELETE) [via said seamless network interface ensues]
  - a) Customer initiates (INSERT) CyberMoney™ network payment sequence (DELETE) [by selecting said network icon] (INSERT) on INTERNET enabled device
  - b) Selection triggers connection to said seamless (INSERT) CyberMoney™ network platform
  - c) Seamless (INSERT) CyberMoney™ network platform is engaged
  - d) System prompts customer for identification (DELETE) [number] and security access protocol previously selected by customer
  - e) If a valid customer and authentication is successful, transaction completed, if non-valid id and security protocol initiated, notification of unsuccessful transaction completion is transmitted to customer and merchant and logged accordingly authorization is withheld
  - f) If a valid customer and authentication is successful, authorization of transaction is transmitted to merchant and customer
  - g) Currency exchange and account settlement process (INSERT) initiates according to customer evoked parameters
  - h) Internal account reconciliation is facilitated
  - i) Customer (INSERT) bank account or replicate account abstract is debited
  - j) Merchant (INSERT) bank account or replicate account abstract is credited
17. (INSERT) A method of enabling seamless INTERNET payment and settlement according to claim 16, whereby each transaction is indexed and logged to (INSERT) a global transaction repository where dynamic daily, weekly and monthly account reconciliation and settlement of accounts are processed.
18. (INSERT) A system whereby customers, merchants and institutions may subscribe to (INSERT) CyberMoney™ network membership by way of direct web server interface as well as

commercial and investment bank online or offline office (INSERT) client engagement/application procedures.